A

DISCOURSE,

On ROMANS, Chap. XIII, Verse 8;

"OWE NO MAN ANY THING":

PREACHED BEFORE

THE UNIVERSITY OF CAMBRIDGE,

IN JANUARY, 1800,

By GEORGE WHITMORE, B.D.

FELLOW, AND LATE TUTOR, OF ST. JOHN'S COLLEGE.

THE

DUTY

OF

NOT RUNNING IN DEBT;

CONSIDERED

IN

A DISCOURSE,

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TO THE

NOBLEMEN AND GENTLEMEN,

WHO WERE LATELY UNDER HIS TUITION,

AT ST. JOHN'S COLLEGE, CAMBRIDGE,

THE FOLLOWING DISCOURSE

IS,

WITH SENTIMENTS

OF

SINCERE ESTEEM, GRATITUDE, AND AFFECTION,

MOST RESPECTFULLY INSCRIBED,

BY

THEIR OBLIGED,

AND FAITHFUL HUMBLE SERVANT,

THE AUTHOR.

ADVERTISEMENT.

THE following Sermon is published in deference to the request of some of the author's friends, who, having heard it, were of opinion, that a plain, practical, discourse, on a useful subject, though hitherto, he believes, unnoticed from the pulpit, would be of service not only in the University, but in the Nation at large. In this hope, and in the confidence of meeting with that candour, which good intention always deserves, and seldom fails to obtain, the Author submits it to the Public.

The profits of the sale, if any, will be given to the Society for maintaining the poor Orphans of the Clergy, and to the Society of Philanthropic Reform.

London, April, 1800.

A DISCOURSE,

ON

ROMANS, Chap. xiii. Verse 8.

" Owe no man any thing."

IT is the peculiar beauty and glory of Christianity, that it contains at the same time the sublimest truths, which the human imagination can conceive, and the most useful precepts to regulate human conduct, on every the minutest occasion, that can occur. Whilst the Gospel exalts the understanding, by the noblest discoveries of the divine nature, and the divine government; whilst it purifies the affections, by holding out the proper motives of action, and ensures obedience to its laws, by the most awful sanctions, it condescends to prescribe rules for our guidance, in the most common concerns of ordinary life. Like its infinite Author, whose superintendence pervades the universe, who governs the whole

moral world, yet without whom not even a sparrow falleth to the ground, the Christian dispensation extends its care and attention to the most trivial matters, in our intercourse with mankind. Instances of this universal influence, that equally embraces the greatest and the least objects, might easily be adduced from the holy Scriptures. At present, I would wish to confine your thoughts to the consideration of the duty, expressed in my text; a duty, which, when viewed in its proper light, will by no means appear to be of that indifferent kind, which the prevalent carelessness, and indolence of modern life, would fain represent it. It is too a duty, which the peculiar circumstances of this place require to be painted in the strongest colours, especially to the younger part of my present audience. Even they, who have as yet had so little experience of mankind, cannot be ignorant, that disobedience to this, as well as to several other important points of the religion we profess, has become almost general. Fashion, the idol of a misjudging world, has attempted to hide the deformity in this, as well as in many other instances, of moral guilt. To incur large debts, when we have not the means, perhaps not the inclination, to

discharge them, is now so far from being thought shameful, that it is rather considered as a lofty ennobling distinction; the prerogative of those superior characters, who aspire to lead mankind. The same mean and unworthy causes, that actuate the higher classes, a defect of moral principle, the influence of example, the habit of indolence, the hatred of trouble, the suggestions of vanity, and the inordinate love of pleasure, have propagated this vicious practice through all orders of society. Though the amount of the debts may be different, the ruinous consequences are very nearly in the same degree. He, who voluntarily spends more than he can afford, is dishonest in exact proportion to his prodigality, whether his income rise to thousands, or depend on the daily exertion of his bodily strength. This species of profligacy is indeed so universal, that it ranks high amongst the glaring vices of the age, which sap equally the foundations of our moral and political welfare. Still the thoughtless multitude perseveres in the same giddy course of extravagance and folly: and it is perhaps only the unfortunate, ruined, creditor, who feeling the dreadful consequences, is duly sensible of the injustice, wickedness, and cruelty of this criminal, though

prevailing habit. But custom, though it has a marvellous tendency to blind the eyes, cannot change the real nature of things;—cannot render that lawful, which God has forbidden.

On this point the divine commands are clear and positive. To the children of Israel, by the mouth of his servant Moses, God spake these words, and said, "Thou shalt "not steal"; "Thou shalt not defraud thy "neighbour." "Thou shalt not oppress the "hireling, whether he be of thy brethren, "or of the strangers, that are in the land "within thy gates: at his day thou shalt "give him his hire, neither shall the sun "go down upon it; that he may bless thee: "and it shall be righteousness unto thee "before the Lord thy God." The same law is repeated by Solomon in his Proverbs. "Withhold not good from him to whom it is "due, when it is in the power of thine hand "to do it. Say not unto thy neighbour, go, "and come again, and tomorrow I will give, "when thou hast it by thee." And, lastly, God declares by his prophet Malachi, "Behold, saith the Lord, I will come near to "judgment; and I will be a swift witness

" against false swearers, and against those that " oppress the hireling, the widow, and the " fatherless, and that turn the stranger from " his right, and fear not me, saith the Lord " of hosts."

These, and many other passages to the same import, contain injunctions, obligatory not merely on the Jews, to whom they were immediately addressed, but on every succeeding generation throughout all ages. For though Christ, our law-giver, has indeed abrogated the ceremonial part of the Mosaical dispensation, yet, by explaining what was obscure, and completing what was imperfect, he has rendered the obligation of its moral part universal on all mankind.

But still further, to guard against that delusion, to which the human heart is liable, the Gospel contains many precepts, besides my text, in which the same duty is expressly enjoined. Thus, in St. Mark, we read, " Jesus " said unto the young man," who asked him ' what he must do to inherit eternal life,' " Thou " knowest the commandments: Do not bear " false witness; Defraud not." St. Paul, the Apostle to the Gentiles, thus reproves his

Corinthian converts. " Nay, ye do wrong, " and defraud, and that your brethren. " Know ye not that the unrighteous shall not " inherit the kingdom of God? Be not de- " ceived: neither fornicators, nor idolators, " nor the frivolous, nor thieves, nor defraud- " ers, nor extortioners, shall inherit the " kingdom of God. And our Lord, himself, in his sermon on the mount, perfecting and exalting the moral part of the law of Moses, authoritatively commands his disciples, " Give " to him that asketh thee; and from him that " would borrow of thee, turn not thou away." " Whatsoever ye would that men should do " unto you, do ye even so to them; for this " is the law and the prophets."

But notwithstanding the force, with which the necessity of strict integrity in our dealings is expressed in scripture, the bulk of mankind, in this age of thoughtless profligacy, persists in the wilful violation of the duty. We, however, know what high authority hath said, " Thou shalt not follow a multitude to do " evil:" and that to run in debt is an evil, and an evil of no small magnitude, will, in all points of view, be clear, on the slightest reflection, to every person, who has in his dispo-

sition a spark of prudence, generosity, or virtue. To shew you then the propriety of the Apostle's advice, "Owe no man any thing," I will at some length point out the impolicy, the meanness, the injustice, and the cruelty, of the contrary practice. This is, indeed, a subject that comes home to the bosoms of us all; and the more seriously we consider it, the more deeply we shall be convinced, that the command in my text, like all others in the Gospel, equally consults our present and future happiness.

But before I proceed to the further consideration of this important duty, it may be right to guard against a misconception, to which the inaccuracy of language may perhaps expose me. The stupendous extent of modern traffic, and the usual mode of conducting business, have rendered the custom of taking up goods at one time, and deferring the payment to another, so prevalent, that on several occasions it has become,—whether wisely or necessarily I stop not here to inquire,—but it has, in fact, become almost inevitable. The Apostle then, who enjoins the rule of duty to all christians in all ages, cannot be understood to condemn the mere incurring of a debt.

The action, considered barely in itself, is evidently like most others, perfectly indifferent. In this, as well as in many other cases, it is the frequency, or excess, the improper motive, or the unfit occasion, which alters the moral quality of the act, and changes absolute indifference into a high degree of criminality. Fortunately we are able, in this particular instance, to lay down the line of duty with so much clearness and precision, that the most ignorant cannnot mistake, nor the most perverse misapply, it. It is indeed so plain, that "he, who runs, may read." Whoever is careful to discharge punctually all pecuniary demands upon him, in the course of each current year, as he necessarily contracts his expenditure within the limits of his income, so, with the utmost propriety of language, he is said not to be in debt.

To induce every one, that hears me, to form such a beneficial resolution, if he has not already made it, or to persevere in such a wise plan of conduct, if he has hitherto adopted it, let us reflect a moment on the immense advantages it will produce. We are indeed so constituted by nature, that no arguments are equally convincing with those, which apply

directly to our interest. Personal utility in the widest extent, or the private happiness of the individual through every stage of existence, is in fact the only ultimate motive, that can sway a reasonable being. On this firm ground, we may be well content to rest the propriety of St. Paul's advice, " Owe no man " any thing." It is a well-known truth, that he, who goes to market, with ready money in his hand, purchases commodities of the best quality at the cheapest rate. They, who have acted on this maxim to the most extensive range, have found, by experience, that it proves one of the most productive resources in the best regulated systems of family œconomy.

In the eyes, however, of the wise and considerate, interest is not limited to pecuniary matters. They are assured, that it is an object of far superior importance to preserve and increase their virtue, than their fortune. Let then him, who values his integrity, whilst he is carelessly contracting debts, which he has no possible means of discharging, pause a moment to reflect on the consequences, to which his folly must inevitably conduct him. He is every day approaching the brink of a

precipice, from whence there is no retreat. Though he would now shudder at the bare thought, and scorn the imputation, that any pressure of necessity could tarnish his honour, yet what reason has he, to rely thus confidently on the strength of his own untried virtue? Has he not, himself, witnessed many, whose characters stood as high, and as unblemished as his own, who have failed in the hour of trial? Why then should he presume, that when assailed by unexpected difficulties, when urged by the most overwhelming temptations, he should not, like others, have recourse to base, unworthy, dishonest expedients? The danger is evidently too imminent, to be voluntarily incurred, as it is certainly too probable, that his virtuous resolution will give way in the moment of exigency, and that, like others, he will fall into irretrievable ruin. But, independent of this extreme case, we find this rule of conduct, laid down in the Word of God, which ought to us to be decisive. Flee from temptation: Avoid all approaches to evil: Let him, that thinketh, he standeth, take heed lest he fall.

We read that, among some nations of antiquity, the insolvent debtor was delivered up

as a slave to his creditor. Though, thanks be to God, slavery, with all its horrid train of attendant miseries, is banished from these happy realms, yet still by our wise laws, the personal liberty of the debtor, who cannot, or will not, pay, is left at the creditor's discretion: except indeed in a few privileged cases, which the wisdom of the legislature may perhaps think fit to abolish. It is clear then, that he, who contracts debts without discharging them, lives at another's mercy. To the prudence or clemency of another, he is indebted, that he walks at large, that he enjoys the common benefit of free air, and sunshine. Can there be a more disgraceful situation, than thus to force favours? thus to submit to involuntary obligations? Who, that has a spark of honest, ingenuous, pride, can demean himself by his own choice, to live in perpetual anxiety and dread;—to shun, to fear, the sight of a fellow-creature, whom he would scorn to make his companion, and who in truth, in every valued accomplishment, except that of integrity, is probably far his inferior. Independence is the only basis, on which dignity of character can rest; but he, who is in debt beyond his power to satisfy, has forfeited his independence; and whether

within, or without, the walls of a prison, he exists the vile slave of a master, whom he injures, despises, and hates.

If the degrading meanness of the incorrigible debtor be thus glaring, the injustice of his vicious conduct is not less palpable. Supposing him never to discharge the demands upon him, it is evident, that he commits a fraud on his unsuspecting creditor exactly to that amount. But this matter deserves to be traced a little higher. The person who embarks in trade as his profession, fixes such a price on his goods, as may afford him a proper compensation for his risk and trouble. He calculates, as part of his profit, that he shall make a return of his capital within a reasonable period. Now, if several of those, who employ him, either refuse payment, or postpone it beyond the usual time, what must be the consequence? On whom is the heavy loss, thus occasioned by negligence or villainy, to fall? The fair tradesman cannot bear it; it would be his ruin. He is obliged, and he has a strict right, to raise the general price of his commodities in the market, that he may not sink under the oppressive burthen of undischarged, accumu-

lating, debt. Hence, it is clear, an injury is done to the public at large; upon those especially, who are honestly punctual in their dealings; upon thousands, utterly unknown to the debtor; upon generations yet unborn. In every instance, in which I delay to pay my bills, beyond the bounds assigned by custom, I defraud all these numbers in a greater or less degree: the injury to them is the same, whether I cheat them of their property by mine own act, or through the medium of another person's: and my guilt, when fairly estimated, will be found in either case not very different.

A celebrated moral writer, has well observed, that, according to modern manners, it is not the cruel creditor, but the merciless debtor, we should complain of. And daily experience verifies the justness of the observation. There is scarce any one, arrived at the years of maturity, who has not suffered from the carelessness of others in pecuniary concerns. But that useful body of men, to whom trade is the business of life, being most exposed to this particular mischief, labour under the evil in its utmost magnitude. They are wounded, not only in their fortunes,

but their feelings. Repeated delay of payment, notwithstanding repeated promises, produces the feverish anxiety of perpetual expectation, baulked by perpetual disappointment. In the anguish of their souls, they bitterly experience how truly hath the wise man said, " Hope deferred maketh the heart " sick."

But this is not all. Whoever has visited our unfortunate places of confinement, has found there many, languishing in hopeless inactivity and want, whilst their guilty debtors are revelling in a round of pleasure, wholly regardless of the misery, which their profligate extravagance has brought on the industrious and the worthy. It hath been many an honest man's severe fate, to be reduced to utter ruin, not by the hardness of the times, not by his own fault, but solely by his inability to collect his arrears. His own creditors grow impatient; will grant him no farther respite; he is arrested, and rots in a jail. His wife dies perhaps of a broken heart: and his helpless children, whom he thought to have brought up in comfort, and in virtue, to be useful members of their country, deprived of parental care and protection, are abandoned

to penury and vice, and become the pest of society, the very scorn and refuse of mankind

If these reflections are founded, as I trust they are, in truth and justice, can we listen to them without emotion? Can indolence, or vanity, induce us to persevere in a vicious practice, so pregnant with mischief, so ruinous to ourselves and others.

But it is to the younger part of my audience, I would be understood as now peculiarly addressing myself. Their habits of action are yet to be formed. The principles of honour and integrity flourish yet in full vigour in their breasts, unchoked by a long intercourse with a mean, designing, self-interested world. They hear the voice of one, who is their warm well-wisher; one, who is well acquainted, by many years experience, with the snares, that peculiarly surround the outset of an academic life. Happy shall I be, if my seasonable warning can save one ingenuous youth from reaping the bitter fruits of imprudence, the seeds of which he may now be sowing by his own carelessness or good nature. For, though the thoughtlessness, natural to his age, may fairly be urged in alleviation of the moral

guilt of folly and extravagance, still this does not prevent their natural consequences from being severely felt through every period of succeeding life. Let me then earnestly beseech you, as you value respectability of character, as you value happiness or honour, to found independence on the basis of rigid œconomy. To many amongst you, more than their own happiness is at stake. To them is entrusted the happiness of their nearest and dearest connexions, who look forward to their welfare and success, as the bright reward of all their anxiety and toils. To ensure this reward, as far as lies in you, avoid all idle, superfluous expence: and be assured, that every expence, which the fortune cannot well afford, is not only idle and superfluous, but criminal. On some among you, there is, besides, an additional weight of obligation. The allowance, which enables you to share in the advantage of a University education, is perhaps wrung from the comforts of an aged parent; from the conveniences of a whole family. Will ye then squander in debauchery this dearly earned produce of the purest affection? Will ye reverse the questions in the Gospel, and instead of the bread of industry and virtue, give to your father a

stone? Will ye prove serpents, to sting him to death, who has nourished you in his bosom? When instigated by warm impetuous passions, or tempted by the facility of credit, so scandalous in a place of education; or assailed by the example, the suggestions, or the ridicule of an unprincipled companion, to join in the mad career of extravagance and folly, pause a moment, to ask yourselves this serious question—Can I consent to exchange, for a few hours of intoxicating jollity, the solid, permanent, comfort of acting, as my reason approves? Can I give up, for the shallow praises of a profligate, whom I inwardly despise, and who laughs at me for my weak compliance, the heart-felt satisfaction of manifesting my grateful regard to my true friends, by a prudent attention to my own real interests? Shall I throw away my own happiness, and at the same time involve a family of love in my ruin? Can I bear to break, perhaps, by my misconduct, a mother's heart, and bring down a father's grey hairs with sorrow to the grave?

But no;—I augur better things of the sensible, ingenuous, youth, who now surround me. Whilst they usefully employ their pre-

cious minutes, which will never again return, in the literary pursuits, pointed out by their excellent instructors, they will be careful, above all things, to avoid contracting debts. To the attainments of learning, they will add manly integrity, and wise self-government; well knowing, that without dignity of character, and propriety of conduct, the brightest acquirements in science serve only to render their possessors more illustriously contemptible. They are indeed Luminaries: but not like those glorious Orbs, which revolving in regular orbits, communicate a fostering warmth, an energy, and lustre to an admiring world. They are mere wandering, delusive, meteors: they shine indeed, but it is to useless, or mischievous purposes. Instances of the highest intellectual abilities, and most profound learning, thus thrown away, are in the present, as in former ages, unfortunately not rare: but they may serve, as beacons, to discover, to the young and unwary, the rocks and quicksands, on which they have been lost. May they answer this melancholy, but beneficial, purpose to you. May you, warned by their example, go on to qualify yourselves by habits of discretion, as well as by the accomplishments of science, for

the brilliant rewards, the natural consequences of moral and intellectual desert. If you persevere in this course of action, your success is certain. You will merit, and will most probably attain, the highest honours and emoluments in your respective professions. But whatever rank may await you in society, you are sure to possess a good, beyond any, which wealth, or power, or grandeur, can bestow. You will enjoy the perpetual banquet of that peace, which the world can neither give, nor take away; you will be soothed by the sweetest of all music, the cheering whispers of an approving conscience. Man will applaud your well-spent life, and God will everlastingly reward it.

FINIS.

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